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UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF CALIFORNIA
 FRESNO DIVISION

In the Matter of:

KEITH RAYMOND CASH
 GERALDINE LEE CASH

Debtors.

Case No. 20-10859-B-13

DCN: TCS-1
 CHAPTER 13

Hearing date and Time:

Date: June 10, 2020

Time: 9:30 AM

Dept: B

Ctrm: 13(5th Floor)

United States Bankruptcy Court

2500 Tulare Street

Fresno, California 93721-1318

Judge Rene' Lastreto

EXHIBITS

Exhibit A:	Proof of Claim 5	Pg. 2 – 4
Exhibit B:	Relevant page of Schedule B	Pg. 5
Exhibit C:	KBB Valuation	Pg. 6

Fill in this information to identify the case:

Debtor 1 Keith Cash
 Debtor 2 Geraldine Cash
 (Spouse, if filing)
 United States Bankruptcy Court Eastern District of California
 Case number: 20-10859

FILED

U.S. Bankruptcy Court
Eastern District of California

4/14/2020

Wayne Blackwelder, Clerk

**Official Form 410
Proof of Claim**

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	Capital One Auto Finance, a division of Capital One, N.A. Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? Capital One Auto Finance, a division of Capital One, N.A. Name 4515 N Santa Fe Ave, Dept. APS Oklahoma City, OK 73118 Contact phone (817) 277-2011 Contact email ecfnofices@ascensioncapitalgroup.com Uniform claim identifier for electronic payments in chapter 13 (if you use one):	Where should payments to the creditor be sent? (if different) Capital One Auto Finance, a division of Capital One, N.A. c/o AIS Portfolio Services, LP Name P.O. Box 4360 Houston, TX 77210 Contact phone (817) 277-2011 Contact email
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) Filed on MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing?	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor:	0260
7. How much is the claim?	\$ 12,741.17	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <div style="text-align: center;">Car Loan</div>	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input checked="" type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: 2014 HONDA Accord Sedan 4D LX I4	
Basis for perfection: Contract and/or Title		
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)		
Value of property:		\$ 12,980.00
Amount of the claim that is secured:		\$ 12,741.17
Amount of the claim that is unsecured:		\$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition:		\$ 398.85
Annual Interest Rate (when case was filed)		12.990 %
<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable		
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

EXHIBIT A

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12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
	<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
	<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies	\$ _____
* Amounts are subject to adjustment on 4/1/22 and every 3 years after that for cases begun on or after the date of adjustment.		

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 4/14/2020
MM / DD / YYYY

/s/ Ambrish Patel _____

Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Ambrish Patel</u>		
	First name	Middle name	Last name
Title	<u>Claims Processor</u>		
Company	<u>AIS Portfolio Services, LP</u>		
	Identify the corporate servicer as the company if the authorized agent is a servicer		
Address	<u>4515 N Santa Fe Ave. Dept. APS</u>		
	Number	Street	
	<u>Oklahoma, OK 73118</u>		
	City	State	ZIP Code
Contact phone	<u>(888)-455-6662</u>		Email <u>ecfnotices@ascensioncapitalgroup.com</u>

EXHIBIT A

Fill in this information to identify your case and this filing:

Debtor 1	Keith Raymond Cash		
	First Name	Middle Name	Last Name
Debtor 2	Geraldine Lee Cash		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: EASTERN DISTRICT OF CALIFORNIA			
Case number	20-10859		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☒ No. Go to Part 2.
- ☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

3.1 Make: **Honda**

Model: **Accord LX**

Year: **2014**

Approximate mileage: **75506**

Other information:

**Location: 2854 N. Monroe Ave.,
Fresno CA 93723**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$12,980.00	\$12,980.00

3.2 Make: **Dodge**

Model: **Ram 1500 SLT**

Year: **2005**

Approximate mileage: **150,000**

Other information:

**Location: 2854 N. Monroe Ave.,
Fresno CA 93723**

Quad Cab 4x4

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☒ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$6,702.00	\$6,702.00



Kelley Blue Book

Advertisement

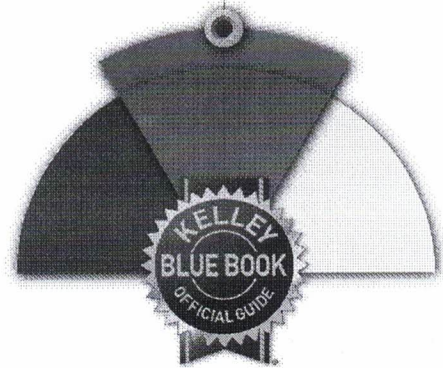
2014 Honda Accord Pricing Report



Style: LX Sedan 4D
Mileage: 75,506

Sell To Private Party

Private Party Range
\$9,534 - \$10,937
Private Party Value
\$10,236



Vehicle Highlights

Fuel Economy: City 27/Hwy 36/Comb 30 MPG	Max Seating: 5
Doors: 4	Engine: 4-Cyl, i-VTEC, 2.4 Liter
Drivetrain: FWD	Transmission: Auto, CVT w/Sport Mode
EPA Class: Midsize Cars	Body Style: Sedan
Country of Origin: Japan	Country of Assembly: United States

Valid for ZIP Code 93723 through 05/05/2020

Your Configured Options

Our pre-selected options, based on typical equipment for this car.

✓ Options that you added while configuring this car.

Engine

4-Cyl, i-VTEC, 2.4 Liter

Transmission

Auto, CVT w/Sport Mode

Drivetrain

FWD

Braking and Traction

Hill Start Assist Control
Traction Control
Stability Control
ABS (4-Wheel)

Comfort and Convenience

Anti-Theft System
Keyless Entry
Air Conditioning
Power Windows
Power Door Locks
Cruise Control

Steering

Power Steering
Tilt & Telescoping Wheel

Entertainment and Instrumentation

AM/FM Stereo
CD/MP3 (Single Disc)
Bluetooth Wireless

Safety and Security

Backup Camera
Dual Air Bags
Side Air Bags
F&R Head Curtain Air Bags

Lighting

Daytime Running Lights

Wheels and Tires

Alloy Wheels

Exterior Color

✓ Silver

EXHIBIT c